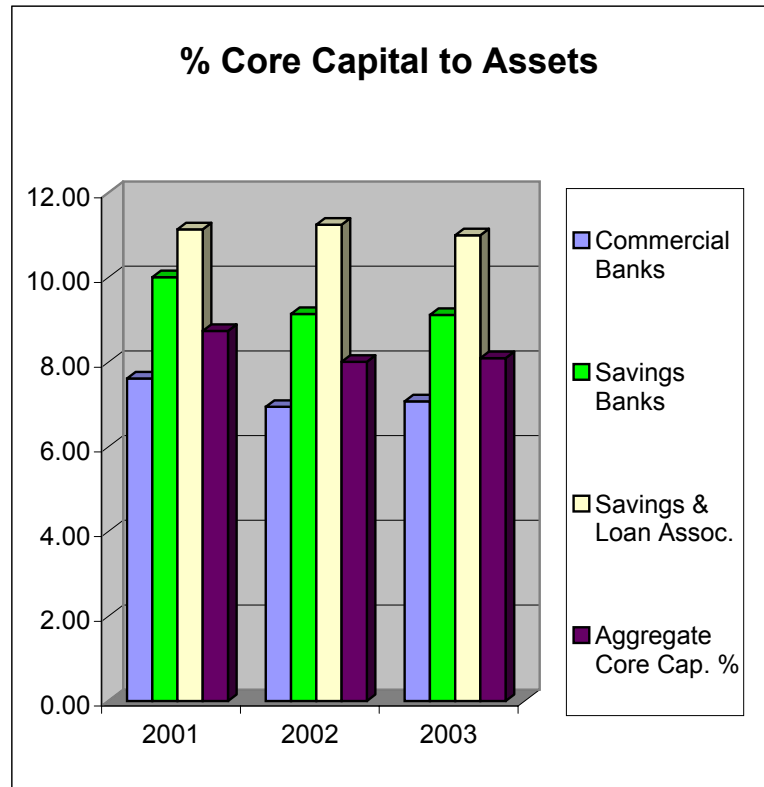


Core Capital Ratio of New Jersey Chartered Banks

Year / Institution Type	Core Capital Ratio
	<i>Percent</i>
2003	
Commercial Banks	7.08
Savings Banks	9.12
Savings & Loan Assoc.	11.00
Aggregate Core Cap. %	8.10
2002	
Commercial Banks	6.95
Savings Banks	9.14
Savings & Loan Assoc.	11.25
Aggregate Core Cap. %	8.01
2001	
Commercial Banks	7.62
Savings Banks	10.01
Savings & Loan Assoc.	11.14
Aggregate Core Cap. %	8.74



Risk Adjusted Capital Ratio of New Jersey Chartered Banks

Year / Institution Type	RiskAdj. Capital Ratio
	<i>Percent</i>
2003	
Commercial Banks	14.31
Savings Banks	23.23
Savings & Loan Assoc.	25.92
Aggregate Risk-Adj.Cap. %	17.83
2002	
Commercial Banks	14.92
Savings Banks	23.80
Savings & Loan Assoc.	25.85
Aggregate Risk-Adj.Cap. %	18.36
2001	
Commercial Banks	14.72
Savings Banks	24.89
Savings & Loan Assoc.	24.89
Aggregate Risk-Adj.Cap. %	18.58

